

Form B18 (Official Form 18)(10/05)

United States Bankruptcy Court

Eastern District of Texas

Case No. 05-41011

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James U. Hwang
5419 Breckenridge Ct
Frisco, TX 75034-4021

Social Security No.:

xxx-xx-7275

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/30/06

Brenda T. Rhoades
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

Certificate of Service Page 3 of 5

District/off: 0540-4
Case: 05-41011

User: kempj
Form ID: B18

Page 1 of 3
Total Served: 96

Date Rcvd: Mar 30, 2006

The following entities were served by first class mail on Apr 01, 2006.

db James U. Hwang, 5419 Breckenridge Ct, Frisco, TX 75034-4021
aty +Alane A. Becket, Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
aty +Beverly Cahill, Biggers, Beasley, Earle & Hightower, P.C., 1700 Pacific Ave., Suite 4450,
Dallas, TX 75201-4671
aty Bill F. Payne, 100 North Main Street, Paris, TX 75460-4222
aty +Erin E. Jones, Diamond McCarthy Taylor Finley Bryant &, 909 Fannin, Suite 1500,
Houston, TX 77010-1026
aty +Felicia M. Sanov, 1900 St. James Place, 5th Floor, Suite 500, Houston, TX 77056-4129
aty +Gilbert B. Weisman, Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
aty +Gregory B. Fell, Fell Law Firm, 3300 Oak Lawn Avenue, Suite 700, Dallas, TX 75219-4270
aty +John Mark Stern, Office of the Texas Attorney General, Taxation Division,
P.O. Box 12548, Capitol Station, Austin, TX 78711-2548
aty +June A Mann, Mann & Stevens, P.C., 550 Westcott Street, Suite 560, Houston, TX 77007-9000
aty +Larry Kent Hercules, 1400 Preston Road, Suite 280, Plano, TX 75093-5185
aty +Mary A. Daffin, Barret Burke Wilson Castle et al, 1900 St. James Place, Suite 500,
Houston, TX 77056-4125
aty +Michael W. Deeds, Linebarger, Heard, Goggan, Blair et al, 2323 Bryan St Ste 1600,
Dallas, TX 75201-2637
aty +Mynde Eisen, P.O. Box 630749, Houston, TX 77263-0749
aty +Robert Keith Morris, III, Barrett Burke Willson Castle et al, 1900 St. James Place,
Suite 500, Houston, TX 77056-4125
aty +Tom W. Sharp, Blalack & Williams, One Mockingbird Plaza, 1420 W. Mockingbird, Suite 640,
Dallas, TX 75247-4995
tr Linda Payne, 100 North Main Street, Paris, TX 75460-4222
ust +US Trustee, Office of the U.S. Trustee, 110 N. College Ave., Suite 300,
Tyler, TX 75702-7231
cr +City of Frisco, Linebarger Goggan Blair & Sampson, LLP, 2323 Bryan St., Suite 1600,
Dallas, TX 75201-2637
cr +Diamond McCarthy Taylor Finley Bryant & Lee, LLP, 909 Fannin, Suite 1500,
Houston, TX 77010-1026
intp Janna L. Countryman, P.O. Box 941166, Plano, TX 75094-1166
cr +Saxon Mortgage Services, Inc., 1270 Northland Drive, Ste. 200, Mendota Heights, MN 55120-1176
cr +Sewell Corporation d/b/a Sewell Lexus, c/o Biggers, Beasley, Earle & Hightower,
1700 Pacific Ave., Suite 4450, Dallas, TX 75201-7323
cr +Sewell Village Cadillac Company, Inc., c/o Biggers, Beasley, Earle & Hightower,
1700 Pacific Avenue, Ste. 4450, Dallas, TX 75201-7323
cr Texas Comptroller of Public Accounts, John Stern, c/o Sherri K. Simpson, Legal Assistant,
P.O. Box 12548, Austin, TX 78711-2548
cr +Wachovia Bank N.A., c/o Mynde S. Eisen, P.O. Box 630749, Houston, TX 77263-0749
cr +Wells Fargo Bank, N.A., Successor by Merger to Wells Fargo Home,
c/o Barrett Burke Wilson Castle Daffin F, 1900 St. James Place, Ste. 500,
Houston, TX 77056-4125
4073200 American Express Travel Related Services Co., Inc., c/o Becket and Lee, LLP,
Attorneys/Agent for Creditor, P.O. Box 3001, Malvern, PA 19355-0701
4026388 +Attorney General Of Texas, Tax Division - Bankruptcy, PO Box 12548, Austin, TX 78711-2548
4508072 +Automotive Finance Corporation, Attn: Legal Department,
13085 Hamilton Crossing Blvd., suite 300, Carmel, IN 46032-1445
4048692 Bank One, N.A., JP Morgan Chase Bank, N.A., National payment Services, PO Box 182223,
Columbus OH 43218-2223
4026391 CCB Credit Services, PO Box 272, Springfield, IL 62705-0272
4214048 CIT Technology Financial Services, Inc., CO Bankruptcy Processing Solutions, Inc.,
800 E. Sonterra Blvd Ste 240, San Antonio, TX, 78258-3941
4124516 +CIT Technology Financing Services, Inc., 800 E. Sonterra Blvd. Suite 240,
San Antonio, TX 78258-3941
4049273 +Chen Hwu Chang, c/o Gregory B. Fell, The Fell Law Firm, 3300 Oak Lawn Avenue, Suite 700,
Dallas, Texas 75219-4270
4109667 +City of Frisco, Linebarger Goggan Blair & Sampson, LLP, c/o Michael W. Deeds,
2323 Bryan St., Suite 1600, Dallas, Texas 75201-2637
4214041 City of Frisco, CO Linebarger Goggan Blair & Sampson, 2323 Bryan St Ste 1600, Dallas, TX,
75201-2637
4214042 Collin County Tax, CO Gay McCall Isaacks Gordon & Roberts, 777 E. 15th St, Plano, TX,
75074-5711
4049460 +Collin County Tax, PO Box 8006, McKinney TX 75070-8006
4147702 Comptroller of Public Accounts, c/o Office of the Attorney General,
Bankruptcy - Collections Division, PO Box 12548, Austin TX 78711-2548
4026393 Credit Union Of Texas, PO Box 515369, Dallas, TX 75251-5369
4026394 Credit Union Of Texas, CO Blalack & Williams, 1420 W Mockingbird Ln Ste 640,
Dallas, TX 75247-4995
4209017 +Credit Union Services, Inc. & Credit Union of TX, c/o Blalack & Williams, P.C.,
1420 W. Mockingbird, Ste. 640, Dallas, TX 75247-4995
4483916 +Diamond McCarthy Taylor Finley & L33 LLP, 909 Fannin Suite 1500, Houston, TX 77010-1026
4026395 Diamond, McCarthy, Taylor, Finley,, Bryant & Lee, L.L.P., 1201 Elm St 34th Fl,
Dallas, TX 75270-2102
4026397 First Equity Card, PO Box 23029, Columbus, GA 31902-3029
4173397 +First National Bank of Omaha, P.O. Box 2951, Stop Code 3105, Omaha, NE 68103-2951
4214049 First National Bank of Omaha, PO Box 2951, Omaha, NE, 68103-2951
4026398 Ford Motor Credit Company, Dept. 194101, PO Box 55000, Detroit, MI 48255-1941
4475499 Ford Motor Credit Company, P. O. Box 537901, Livonia, MI 48153-7901
4214043 Frisco ISD Tax, CO Gay McCall Isaacks, Gordon & Roberts, 777 E. 15th St, Plano, TX,
75074-5711
4049461 +Frisco ISD Tax, PO Box 547, Frisco TX 75034-0010
4214044 +Gabriela Chang & Chen HWV Chang, CO The Fell Law Firm, 3300 Oak Lawn Ave Ste 700, Dallas,
TX 75219-4270, 75210-4270

District/off: 0540-4
Case: 05-41011

User: kempj
Form ID: B18

Page 2 of 3
Total Served: 96

Date Rcvd: Mar 30, 2006

4026399 Gabriella Chang & Chen HWV Chang, CO Sullivan, Parker & Cook, LLP,
2911 Turtle Creek Blvd. 1200 Park Place, Dallas, TX 75219
4049272 +Gabriella Chang, c/o Gregory B. Fell, The Fell Law Firm, 3300 Oak Lawn Avenue, Suite 700,
Dallas, Texas 75219-4270
4049300 +Gabriella Chang & Chen Hwu Chang, c/o Gregory B. Fell, The Fell Law Firm,
3300 Oak Lawn Avenue, Suite 700, Dallas, Texas 75219-4270
4026400 +Graybar Financial Services, Inc., 4600 Touchton Road, East, Bldg. 100, Suite 300,
Jacksonville, FL 32246-8299
4026402 Mynde Eisen, Trustee, 9800 Pagewood Ln Apt 3202, Houston, TX 77042-5532
4026403 +Office Of The U.S. Trustee, Eastern District Of Texas, 211 W Ferguson St 4th Fl,
Tyler, TX 75702-7222
4109362 ++PENTAGON FEDERAL CREDIT UNION, ATTN BANKRUPTCY DEPARTMENT, P O BOX 1432, ALEXANDRIA VA,
22313-1432
(address filed with court: Pentagon Federal Credit Union, PO Box 1432,
Alexandria VA 22313-1432)
4026404 Pentagon Federal Credit Union, PO Box 247080, Omaha, NE 68124-7080
4520458 Retail At The Colony, Ltd., 16475 Dallas Pkwy Ste 330, Addison, TX 75001-6908
4114898 +Saxon Mortgage Services, Inc c/o June A. Mann, 550 Westcott, suite 560, Houston, TX 77007-9000
4026405 Saxon Mortgage Services, Inc., PO Box 961105, Fort Worth, TX 76161-0105
4109027 +Saxon Mortgage Services, Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137-3605
4209123 +Sewell Corporation d/b/a Sewell Lexus, c/o Biggers, Beasley, Earle & Hightower,
1700 Pacific Ave., Suite 4450, Dallas, Texas 75201-7323
4214050 +Sewell Corporation dba Sewell Lexus, CO Biggers, Beasley, Earle & Hightower,
1700 Pacific Ave Ste 4450, Dallas, TX 75201-4671, 75201-7323
4026406 +Sewell Village Cadillac, CO Biggers, Beasley, Earle & Hightower, 1700 Pacific Ave Ste 4450,
Dallas, TX 75201-4671
4026407 State Comptroller Of Texas, Capitol Station, Austin, TX 78711
4026408 Sue Hwang, 5419 Breckenridge Ct, Frisco, TX 75034-4021
4210205 +Tae K Park, 1613 McGee Lane, Carrollton, TX 75010-3225
4026409 Tae K. Park, CO Timothy P. Woods, Esq., 15303 Dallas Pkwy Ste 750 Lb6,
Addison, TX 75001-4677
4214047 Texas Comptroll of Public Accounts, Revenue Accounting Div., PO Box 13528, Austin, TX,
78711-3528
4026410 Tommy DeWitt, CO Gary DeWitt, 1532 Faringdon Dr, Plano, TX 75075-2700
4045364 +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 2101 4th Avenue, Suite 900,
Seattle, WA 98121-2339
4026413 Vipars & Vettes, LP, CO Tommy DeWitt, 1532 Faringdon Dr, Plano, TX 75075-2700
4481185 +Wachovia Bank NA, 1620 East Roseville Pkwy., Suite 100 MS CA 2114, Roseville CA 95661-3995
4214045 Wells Fargo Bank, N.A., CO Barrett, Burke, Wilson, Castle, Daffi, 1900 St. James Pl Ste 500,
Houston, TX, 77056-4125
4038415 +Wells Fargo Bank, N.A., 3476 Stateview Blvd., Fort Mill, SC 29715-7200
4026414 Wells Fargo Home Mortgage, PO Box 10304, Des Moines, IA 50306-0304

The following entities were served by electronic transmission on Mar 31, 2006 and receipt of the transmission was confirmed on:

cr EDI: ECAST.COM Mar 30 2006 23:41:00 eCAST Settlement Corporation, P.O. Box 35480,
Newark, NJ 07193-5480
4026387 EDI: AMEREXPR.COM Mar 30 2006 23:41:00 American Express, PO Box 650448,
Dallas, TX 75265-0448
4026389 EDI: BANKAMER.COM Mar 30 2006 23:41:00 Bank Of America, PO Box 30770,
Tampa, FL 33630-3770
4026390 EDI: CHASE.COM Mar 30 2006 23:41:00 Bank One, PO Box 260161, Baton Rouge, LA 70826-0161
4040968 EDI: CHASE.COM Mar 30 2006 23:41:00 CHASE MANHATTAN BANK USA, NA, CHASE BANKCARD SERVICES,
PO BOX 52176, PHOENIX, AZ 85072-2176
4026392 EDI: CHASE.COM Mar 30 2006 23:41:00 Chase, PO Box 15651, Wilmington, DE 19886-5651
4045588 +EDI: DISCOVER.COM Mar 30 2006 23:41:00 DISCOVER FINANCIAL SERVICES, PO BOX 8003,
HILLIARD OHIO 43026-8003
4026396 EDI: DISCOVER.COM Mar 30 2006 23:41:00 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
4214046 EDI: IRS.COM Mar 30 2006 23:41:00 Internal Revenue Service, 1100 Commerce St Rm 951,
Dallas, TX, 75242-1027
4026401 +EDI: IRS.COM Mar 30 2006 23:41:00 Internal Revenue Service, P. O. Box 21126,
Philadelphia, PA 19114-0326
4214051 EDI: FUNBST.COM Mar 30 2006 23:41:00 Southtrust Bank, 1001 Highway 146 S, La Porte, TX,
77571-4841
4069121 +EDI: FUNBST.COM Mar 30 2006 23:41:00 Southtrust Bank, 1001 Highway 146 South,
La Porte, TX 77571-4841
4026411 EDI: USAA.COM Mar 30 2006 23:41:00 USAA, 10750 McDermott Fwy, San Antonio, TX 78284-8850
4026412 EDI: USAA.COM Mar 30 2006 23:41:00 USAA Credit Card Services, 10750 McDermott Fwy,
San Antonio, TX 78284-8850
4026414 EDI: WFFC.COM Mar 30 2006 23:41:00 Wells Fargo Home Mortgage, PO Box 10304,
Des Moines, IA 50306-0304
4374953 EDI: ECAST.COM Mar 30 2006 23:41:00 eCAST Settlement Corporation, assignee of,
Chase Manhattan Bank USA, NA, P.O. Box 35480, Newark, NJ 07193-5480
4498752 EDI: ECAST.COM Mar 30 2006 23:41:00 eCAST Settlement Corporation, successor to,
Bank of America, N.A. (USA), P.O. Box 35480, Newark, NJ 07193-5480

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chen Hwu Chang
cr Credit Union Of Texas
cr Gabriella Chang
cr Saxon Mortgage Services, Inc. , as servicer

District/off: 0540-4
Case: 05-41011

User: kempj
Form ID: B18

Page 3 of 3
Total Served: 96

Date Rcvd: Mar 30, 2006

4259184* +Saxon Mortgage Services, Inc. c/o June A. Mann, 550 Westcott, suite 560,
Houston, TX 77007-9000

TOTALS: 4, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

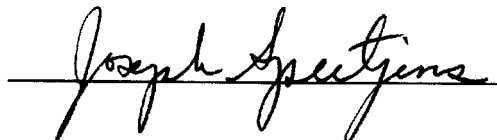
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2006

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.